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Buyster – New payment solution from Bouygues Telecom, Orange, SFR and Atos Origin

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Buyster – New joint venture delivers Internet payment by mobile

Paris, February 3, 2011 – Atos Origin, Bouygues Telecom, Orange and SFR have formed a new joint venture (JV) company to launch an innovative payment solution. The new solution is being backed by major online retailers in France, including Aquarelle, Brandalley, Darty and Rue du Commerce.

Buyster is an innovative, simple, fast and secure remote payment solution for fixed and mobile Internet purchases, which will be available in France from mid-2011. Against a backdrop of sustained growth in eCommerce and an increase in purchases being made from new types of screen, including smartphones and touchscreen devices, the three French mobile operators (Bouygues Telecom, Orange and SFR) and Atos Origin, through Atos Worldline, a European leader in electronic transactions and secure payments, are bringing together their expertise in telecoms and payment to launch this new solution.

A new payment institution born from the association of three French cell phone operators and the leading company in electronic payments in Europe

The JV has been created against the background of the Single European Payment Area and, in particular, the Payment Services Directive (PSD), which provides the legal foundation for the creation of an EU-wide single market for payment. The regulatory environment is supportive of new players entering the payment market and the partners behind Buyster believe that their combination of mobile communications and eCommerce expertise will present a very strong offer to consumers and online merchant alike.

The aim of the company, whose payment institution licence is still being requested from the Banque de France, is to develop, operate and market the Buyster payment facility in France.

The Buyster service will be offered through the JV's mobile telephony partners, which together account for over 50 million consumers.

Buyster will be targeting the new payment solution at online merchants, capitalizing on the strong market presence and extensive eCommerce knowledge of partners such as Atos Worldline.

Eric Gontier, CEO of Buyster: "Thanks to this alliance, we are setting out our ambition to become a key player in eCommerce payment and the leading company in France for mCommerce; a market with strong potential. Over the next five years, we are counting on a share of the mCommerce market representing 10% of the turnover for eCommerce with an estimated amount of just over EUR 6 billion."

Buyster, natural development of the range of payment offer from mobile operators The JV recognizes the central role of mobile phones in improving ease of use and strengthening the security of online payments. Buyster enables mobile operators to supplement their existing remote payment services by addressing the market for online-macro payments, complementing existing "kiosk" offers (Internet+, MPME) which enable goods and digital services to be paid for by adding small amounts directly to the telecom bill.

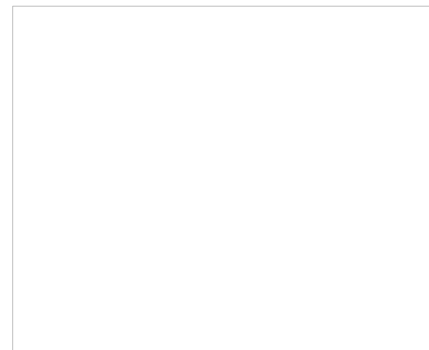
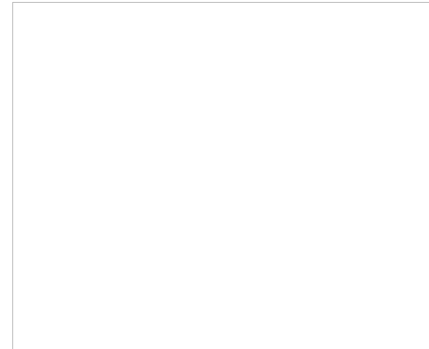
For consumers: Buyster represents a more secure, more practical payment solution adapted to new practices for fixed and mobile Internet

Registering to Buyster enables your bank card to be linked to your cell phone number in a secure way. It is free and available to any cell phone user, irrespective of their operator.

In order to make online purchases, the users will no longer need to provide their bank card number, just their cell phone number and confidential Buyster code.

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For online merchants: Buyster offers genuine potential for developing turnover
Buyster provides merchants with:
an improved conversion rate thanks to simplified ergonomics and customer routes on all of its supports and particularly for purchases via cell phone;
reduced risk of fraud thanks to a strengthened authentication process by cell phone;
potential for significant additional customers and sales thanks to a confidence-inspiring payment service which removes one of the main restraints on online purchasing;
the capability to benefit quickly from the mCommerce boom.

Additional to the online stores of mobile operators, major players in the wider eCommerce sector have already confirmed that they will offer Buyster as one of their payment methods from the moment it becomes operational. These include Aquarelle, Brandalley, Darty and even Rue Du Commerce. Gauthier Picquart, CEO of Rueducommerce.com: "Rueducommerce.com offers an extremely large range of products (more than 2 million items), very attractive prices and quality services. One of the most important services for our customers is to be able to make simple, quick and secure payments from their personal computer but also increasingly from their cell phone. In this context, the arrival of Buyster is excellent news and we are looking forward to putting it into operation."

In order to simplify its implementation in online merchant stores, the Buyster payment service is designed to be integrated as standard in all Internet payment platforms on the market. Buyster will therefore, from its launch, be easily implemented by more than 30,000 online merchants that have chosen the payment platforms [Merc@net](#) from BNP Paribas and Sips from Atos Worldline.

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